

## REMARKS

Attorney for Applicants has carefully reviewed the outstanding final Office Action on the above-identified application. Applicants have amended the application, as set forth herein, and respectfully submit that the application, as amended, is in condition for allowance.

Attorney for Applicants would like to thank Examiner Kirsten S. Apple for the courtesies extended in a telephone interview conducted on July 9, 2009. As reflected in the Interview Summary dated July 13, 2009, amendments to the claims were discussed. Specifically, it was agreed that the rejections raised in the Office Action under Section 112, second paragraph would be overcome if the claim term "laws" was removed from the claims and substituted with "rules." To advance prosecution of this matter, and without conceding the propriety of the Section 112 rejection, Applicants have amended independent claim 29 to recite "**at least one predatory lending rule.**" Similar amendments were made to dependent claim 34. As such, withdrawal of the rejection under Section 112, second paragraph is respectfully requested.

Additionally, during the telephone interview, it was agreed that the addition of language to the claims relating to computer hardware would overcome the rejection raised in the Office Action under 35 U.S.C. § 101. To advance prosecution of this matter, and without conceding the propriety of the Section 101 rejection, Applicants have amended independent claim 29 to recite the use of a **computer system**, as well

as the generation of a **computer screen**. Accordingly, withdrawal of the rejection under 35 U.S.C. § 101 is respectfully requested.

Finally, in the telephone interview, amendments to the claims to overcome the rejections under 35 U.S.C. § 103 in view of U.S. Patent No. 6,985,886 to Broadbent, et al. were discussed. Consistent with the telephone interview, and without conceding the propriety of the Section 103 rejection, Applicants have amended independent claim 29 to recite calculation and displaying a total **numeric** risk score for each loan, as well as assigning a risk category to a loan based upon the total **numeric** risk score. Broadbent, et al. fails whatsoever to teach generating and displaying a total numeric risk score for a loan, as well as a number of the other features set forth in amended claim 29 (e.g., displaying a computer screen including a total numeric risk score and a risk category for each loan to a user of the system). For purposes of antecedent basis, similar amendments were made to dependent claims 38-40. Accordingly, withdrawal of the rejection under 35 U.S.C. § 103 is respectfully requested.

All issues raised in the Office Action are believed to have been addressed. Claims 29, 34, and 38-40 were amended. Claims 29-36 and 38-40 are pending and are in condition for allowance. No new matter is believed to have been added. Re-examination is requested and favorable action solicited.

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Respectfully submitted,



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